

In Re: Claudine Lavette Gearing  
Debtor.

Chapter 13  
Case No.   

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Chapter 13 Plan

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Address: Debtor 1280 N. Parkway, Memphis, TN 38104

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Plan Payment:

Debtor Shall Pay: \$925.00 Semi- Monthly

Or by: (X) Payroll Deduction Elmington, 118 16th Ave. S, Nashville, TN 37213

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1. This Plan [Rule 3015.1 Notice]:  
(A) Contains a Non-standard Provision [See provision 19].  Yes  No  
(B) Limits the Amount of a Secured Claim Based on a Valuation of the Collateral for the Claim  Yes  No  
[See provisions 7 and 8].  
(C) Avoids a Security Interest or Lien. [See provision 12].  Yes  No
2. Administrative Expenses: Pay Filing Fee and Debtor Attorney's Fee Pursuant to Confirmation Order.
3. Auto Insurance:  Included in Plan Or  Not Included in Plan if proof provided by Debtor
4. Domestic Support Paid By:  Debtor Directly  Wage Assignment  Trustee To: Monthly Pmt.  
ongoing payment begins \_\_\_\_\_  
Approximate arrearage \_\_\_\_\_  
ongoing payment begins \_\_\_\_\_  
Approximate arrearage \_\_\_\_\_
5. Priority Claims: \_\_\_\_\_ Amount \_\_\_\_\_ Monthly Pmt.  
\_\_\_\_\_ Amount \_\_\_\_\_
6. Home Mortgage Claims:  Paid Directly by Debtor or  Paid by Trustee To: Monthly Pmt.  
ongoing payment begins \_\_\_\_\_  
Approximate arrearage \_\_\_\_\_ Interest \_\_\_\_\_  
ongoing payment begins \_\_\_\_\_  
Approximate arrearage \_\_\_\_\_ Interest \_\_\_\_\_
7. Secured Claims [Retain Lien 11 U.S.C. §1325 (a)(5)]: Collateral Value Interest Rate Monthly Pmnt.  
\_\_\_\_\_       \_\_\_\_\_  
\_\_\_\_\_       \_\_\_\_\_

8. Secured Automobile Claims for Debt Incurred Within 910 Days of Filing, and Other Secured Claims for Debt Incurred Within One Year of Filing [Retain Lien 11 U.S.C. §1325 (a)(5)]:

	Collateral Value	Interest Rate	Monthly Pmnt.
Car Max Auto Finance (2011 Audi A4 Premium)	\$ 9,000.00	0.00%	\$180.00
Chase Auto (2016 Land Rover Discovery)	\$ 58,000.00	0.00%	\$1,160.00

9. Secured Claims for Which Collateral Will Be Surrendered; Stay Is Terminated Upon Confirmation for the Limited Purpose of Gaining Possession and Commercially Reasonable Disposal of Collateral:

Collateral \_\_\_\_\_  
 Collateral \_\_\_\_\_

10. Special Class Unsecured Claims:

	Collateral Value	Interest Rate	Monthly Pmnt.
Navient (partial)	\$ 1,000.00	4.00%	\$20.00

11. Student Loan Claims and Other Long Term Claims:

Navient (remaining balance)  Not Provided For  General Unsecured Creditor  
 Not Provided For  General Unsecured Creditor

12. The Judicial Liens or Non-possessory, Non-purchase Money Security Interests Held by the Following Creditors Are Avoided to the Extent Allowable Pursuant to 11 U.S.C. §522(f):

13. Absent a Specific Court Order Otherwise, All Timely Filed Claims, Other than Those Specifically Provided for Above, Shall Be Paid as General Unsecured Claims.

14. Estimated Total General Unsecured Claims: \_\_\_\_\_.

15. The Percentage to Be Paid to Non-priority, General Unsecured Claims Is:  \_\_\_\_\_ ;  
 Or  Trustee Shall Determine the Percentage to Be Paid after Passage of Final Bar Date.

16. This Plan Assumes or Rejects Executory Contracts:

George Vlasis  Assume  Reject  
 Assume  Reject

17. Completion: Plan shall be completed upon payment of the above, approximately 60 months.

18. Failure to Timely File a Written Objection to Confirmation Shall Be Deemed Acceptance of Plan.

19. Non-standard Provisions:

For the purposes of provision 8, all collateral will be assumed to have exceeded the time limits set forth in the hanging paragraph following § 1325(a)(9), unless the debtor is in possession of the original contract

Any Non-standard Provision Stated Elsewhere Is Void.

20. Certification: This Plan Contains No Non-standard Provisions Except Those Stated in Provision 19.

/s/ Jimmy E. McElroy TN Bar #011908  
 Debtor's Attorney's Signature

Date March 5, 2019

March 5, 2019